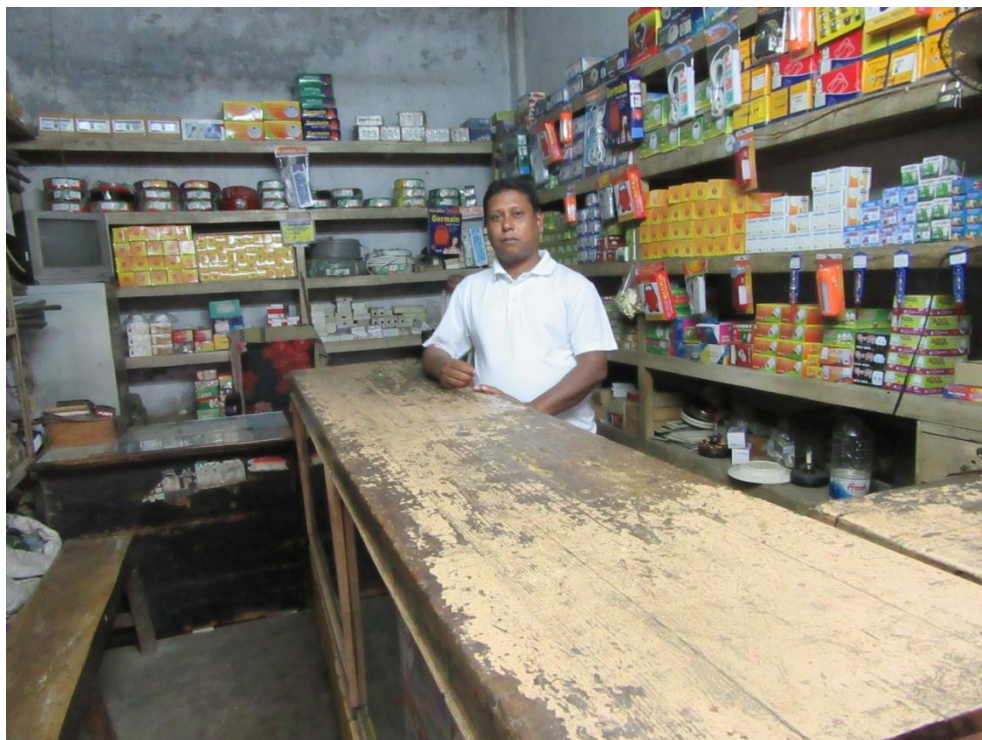


# Proposed NU Business Name: **M/S DHOSAID ELECTRIC & ENGINEERING**



Project identification and prepared by: Shahin Mia,  
Ashulia Unit, Dhaka

Project verified by: Md. Rofiquel Islam



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. ALMAS UDDIN</b>
Age	:	12/12/1982 ( 34 Years)
Education, till to date	:	S. S. C
Marital status	:	Married
Children	:	01 Son, 01 Daughter.
No. of siblings:	:	03Brothers & 01 Sister
Address	:	Vill: South Charabagh, P.O:Ashulia, P.S: Savar, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MALEKA BEGUM</b>
(iii) Father's name	:	<b>MD. A. KHALEK MIAH</b>
(iv) GB member's info	:	Branch: Shovapur, Centre # 06(Female), Member ID: 4715/1, Group No: 07 Member since: 08-03-2011 ( 5Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 15,000/- Outstanding loan: BDT 14,340/-
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	Yes
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	Eight years experience in running business. He has training
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01743-934061
Mother's Contact No.	:	01613-934061
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MALEKA BEGUM** joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business .

## Proposed Nobin Udyokta Business Info

Business Name	:	M/S DHOSAID ELECTRIC & ENGINEERING
Location	:	Dhosaid, Savar, Dhaka.
Total Investment in BDT	:	BDT 3,96,000/-
Financing	:	Self BDT 2,46,000 (from existing business) 62% Required Investment BDT 1,50,000(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 12 ft= 180 square ft
Security of the shop	:	BDT 1,00,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cable, Switch, Surcite, Pipe, Board etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing one employee.</li><li>▪He is doing his business in rent place.</li><li>▪Collects goods from Nababpur.</li><li>▪Agreed grace period is 3 months.</li></ul>

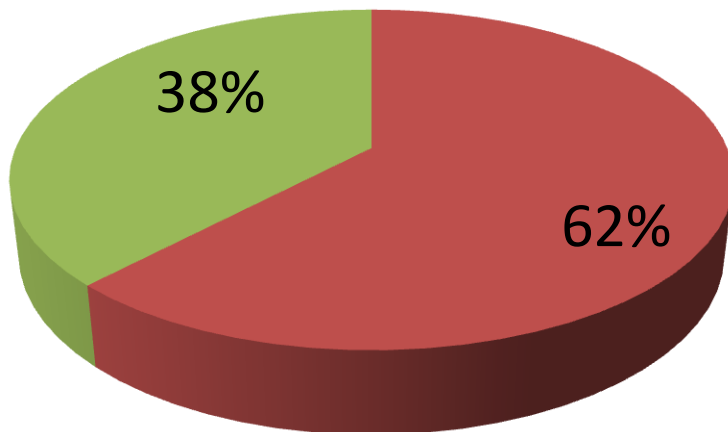
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Electric item	3,200	96,000	11,52,000
<b>Total Sales (A)</b>	<b>3,200</b>	<b>96,000</b>	<b>11,52,000</b>
<b>Less. Variable Expense</b>			
Electric item	2,560	76,800	9,21,600
<b>Total variable Expense (B)</b>	<b>3,560</b>	76,800	9,21,600
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>640</b>	<b>19,200</b>	<b>2,30,400</b>
<b>Less. Fixed Expense</b>			
Rent		2,000	24,000
Electricity Bill		1,000	12,000
Transportation		1,000	12,000
Generator		150	1,800
Guard		100	1,200
Mobile Bill		300	3,600
Salary (Employee)		3,000	36,000
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>12,550</b>	<b>1,50,600</b>
<b>Net Profit (E) [C-D]</b>		<b>6,650</b>	<b>79,800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cable ( 25 coal x 3500)	87,500	70,000	1,57,500
Switch ( 40 Bundle x 400)	16,000	8,000	24,000
Surcite Beker ( 25 x 400)	10,000	10,000	20,000
Energy Bulb ( 150 pcs x 300)	45,000	12,000	57,000
Pipe (2,000 fit x 35)	70,000	50,000	1,20,000
Board ( 35 x 500)	17,500	-	17,500
<b>Total</b>	<b>2,46,000</b>	<b>1,50,000</b>	<b>3,96,000</b>

## Source of Finance



- Entrepreneur's Contribution 246,000
- Investor's Investment 150,000
- Total 396,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Electric item	4,000	1,20,000	14,40,000	15,12,000
<b>Total Sales (A)</b>	<b>4,000</b>	<b>1,20,000</b>	<b>14,40,000</b>	<b>15,12,000</b>
<b>Less. Variable Expense</b>				
Electric item	3,200	96,000	11,52,000	12,09,600
<b>Total variable Expense (B)</b>	<b>3,200</b>	<b>96,000</b>	<b>11,52,000</b>	<b>12,09,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24,000</b>	<b>2,88,000</b>	<b>3,02,400</b>
<b>Less. Fixed Expense</b>				
Rent		2,000	24,000	24,000
Electricity Bill		1,100	13,200	13,300
Transportation		1,200	14,400	14,500
Generator		200	2,400	2,500
Guard		150	1,800	1,900
Mobile Bill		450	5,400	5,500
Salary (Employee)		3,000	36,000	36,000
Salary (self)		5,000	60,000	60,000
<b>Total Fixed Cost</b>		<b>13,100</b>	<b>1,57,200</b>	<b>1,57,700</b>
<b>Net Profit (E) [C-D]</b>		<b>10,900</b>	<b>1,30,800</b>	<b>1,44,700</b>
<b>Investment Payback</b>			<b>90,000</b>	<b>90,000</b>



# *Cash flow projection on business plan (rec. & Pay)*

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	1,50,000	
1.2	Net Profit	1,30,800	1,44,700
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		40,800
	<b>Total Cash Inflow</b>	<b>2,80,800</b>	<b>1,85,500</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	1,50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	90,000	90,000
	<b>Total Cash Outflow</b>	<b>2,40,000</b>	<b>90,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>40,800</b>	<b>95,500</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 08 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Dhosaid, Savar, Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





LUXURY

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মসজিদ  
দোসাইদ ইলেকট্রিক ইঞ্জিনিয়ারিং



কক ২৭৭১৭৭০

\* বিসমিল্লাহির রাহমানির রাহিম\*

\*\* দোকান ঘর ভাড়ার চুক্তিপত্র \*\*

মোঃ আশেক আলী, পিতা-মৃতঃ পন্ডিত আলী, সাং- চারাবাগ পোঃ আতুলিয়া  
জেলা-ঢাকা, জাতীয়তা - বাংলাদেশী, ধর্ম - ইসলাম, পেশা-ব্যবসা।

\*\* প্রথম পক্ষ (মালিক)

মোঃ আলমাছ উদ্দিন, পিতা- মৃতঃ মোঃ আঃ খালেক মিয়া সাং- চারাবাগ, পোঃ  
আতুলিয়া, জেলাঃ ঢাকা, জাতীয়তা : বাংলাদেশী, ধর্ম : ইসলাম, পেশাঃ ব্যবসা।

\*\* দ্বিতীয় পক্ষ

পরম করণাময় আত্মাহ তালার নাম স্মরণ করিয়া অত্র দোকান ভাড়ার চুক্তিনামা  
আমাদের সন্ধিলিখ্য। দোকান ঘরটি আমি প্রথম পক্ষ মালিক অদ্যরোজ হাজিরান



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ আলমাছ উদ্দিন  
Name: Md Almas Uddin  
পিতা: মোঃ আঃ খালেক মিয়া  
মাতা: মালেকা বেগম  
Date of Birth: 12 Dec 1982  
ID NO: 2617218953082

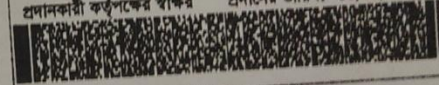
এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত জন্য  
কোনও পণ্যের পক্ষে বিক্রয় শেখি অফিসে জমা দেয়ার জন্য অনুমোদন করা হলো।  
ঠিকানা: স্বাস্থ্য নথি/ঘর: চারাবাগ, দক্ষিণঢাকা, ডাকঘর: আতুলিয়া - ১০৪১, সাতার,  
ঢাকা

রক্তের গ্রুপ / Blood Group: O+

*Rabbul*

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১১/০১/২০০৮



# FAMILY PICTURE

